

a database for storing information for each of said plurality of consumer accounts;

at least one means separate from a checkout register for each [of said plurality of] consumer[s] to enter unutilized coupon information from printed coupons in the[ir] consumer's possession into [their] said associated consumer account based on input of the[ir] consumer's consumer identification means so as to eliminate any need to present printed coupons at a checkout register;

at least one checkout register capable of collecting [specific] a consumer's [consumer] purchase information, said register additionally being connected to said database;

means associated with said checkout register for reconciling the unutilized coupon information in [said] each consumer's consumer account [of said specific consumer] with the [specific] consumer's purchase information based solely on input of said consumer's consumer identification means [of said specific consumer]; and

means for updating said consumer's consumer account [of said specific consumer] to reflect utilization of coupons,

wherein said at least one means for each [of said plurality of] consumer[s] to enter unutilized coupon information from printed coupons [in their possession into their consumer account] is the only means provided for consumers to add unutilized coupon information into their consumer account.

32. (Amended) The electronic coupon processing system of claim 30, wherein additional unutilized coupon information [may be] is added to a consumer account by the system based on market information collected for a consumer associated with said consumer account.

40. (New) An electronic coupon process for eliminating a presentation of printed coupons at a checkout register, comprising:

associating a plurality of consumers with a plurality of consumer identification means;

associating a plurality of consumer accounts with said plurality of consumer identification means;

storing information for each of said plurality of consumer accounts in a database;

entering, at a location separate from a checkout register, unutilized coupon information from printed coupons in a consumer's possession into said associated consumer account based on input of said consumer's consumer identification means to eliminate any need to present printed coupons at a checkout register;

collecting said consumer's purchase information at a checkout register that is connected to said database;

reconciling the unutilized coupon information in said consumer's consumer account with the purchase information based solely on input of said consumer identification means of said specific consumer; and

updating a consumer account of said consumer to reflect utilization of coupons,

wherein consumers are limited to adding unutilized coupon information into their consumer account solely from printed coupons in their possession.

41. (New) The electronic coupon process of claim 40, wherein a consumer's frequent shopper card is used as said consumer identification means.

42. (New) The electronic coupon process of claim 40, further comprising adding additional unutilized coupon information to a consumer account based on market information

collected for a consumer associated with said consumer account.

43. (New) The electronic coupon process of claim 40, further comprising connecting said database to registers at a particular store or group of stores.
44. (New) The electronic coupon process of claim 40, further comprising entering unutilized coupon information from printed coupons using a scanner.
45. (New) The electronic coupon process of claim 44, further comprising locating said scanner in a store and said store further providing means for viewing and a printer for providing a printout of unutilized coupon information in a consumer's consumer account based on input of said consumer's consumer identification means.
46. (New) The electronic coupon process of claim 45, further comprising printing out an aisle location for products associated with said coupon information in said consumer account.
47. (New) The electronic coupon process of claim 40, wherein reconciling automatically sends both purchase information and coupon information directly to a clearinghouse or a manufacturer for reimbursement.
48. (New) The electronic coupon process of claim 40, further comprising providing Internet review of unutilized coupon information in a consumer's consumer account based on input of said consumer's consumer identification means.
49. (New) The electronic coupon process of claim 48, further comprising providing a printout of unutilized coupon information in a consumer's consumer account.